

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eugene M. Winus
Debtor

Case No. 19-02229-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 29, 2024

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2024:

Recip ID	Recipient Name and Address
db	+ Eugene M. Winus, 135 Meriwill Lane, Kunkletown, PA 18058-7904
5427078	+ Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5202295	+ Email/PDF: bncnotices@becket-lee.com	May 29 2024 19:02:08	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5216196	Email/PDF: bncnotices@becket-lee.com	May 29 2024 19:17:24	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5202296	EDI: CAPITALONE.COM	May 29 2024 22:35:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5202298	EDI: CITICORP	May 29 2024 22:35:00	CITI CARDS/CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5218210	EDI: CAPITALONE.COM	May 29 2024 22:35:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5202300	Email/Text: litbkcourtmail@johndeere.com	May 29 2024 18:38:00	JOHN DEERE FINANCIAL, 6400 NW 86TH STREET, PO BOX 6600, JOHNSTON, IA 50131-6600
5427079	+ Email/Text: Bankruptcy@Freedommortgage.com	May 29 2024 18:38:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
5381187	Email/Text: Bankruptcy@Freedommortgage.com	May 29 2024 18:38:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5381188	Email/Text: Bankruptcy@Freedommortgage.com	May 29 2024 18:38:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764, Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
5202299	EDI: IRS.COM	May 29 2024 22:35:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5202297	EDI: JPMORGANCHASE	May 29 2024 22:35:00	CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850
5210549	+ Email/Text: RASEBN@raslg.com	May 29 2024 18:38:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5202301	Email/Text: legal@arsnational.com	May 29 2024 18:38:00	LENDING CLUB, C/O ARS NATIONAL SERVICES INC, PO BOX 469046, ESCONDIDO, CA 92046-9046

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5202302	+ EDI: LENDNGCLUB	May 29 2024 22:35:00	LENDING CLUB CORP, 71 STEVENSON STREET, SUITE 1000, SAN FRANCISCO, CA 94105-2967
5226934	Email/PDF: resurgentbknofications@resurgent.com	May 29 2024 18:43:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5202303	+ EDI: NAVIENTFKASMSERV.COM	May 29 2024 22:35:00	NAVIENT, 123 JUSTISON STREET 3RD FL, WILMINGTON, DE 19801-5363
5202304	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 29 2024 18:38:00	NYS DEPT OF TAX & FINANCE, ATTN OFFICE COUNSEL, BLDG 9 W A HARRIMAN CAMPUS, ALBANY, NY 12227-0001
5214105	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 29 2024 18:38:00	Navient Solutions, LLC obo Ascendium Education Sol, Navient Solutions, LLC obo, Ascendium Education Solutions, PO BOX 8961, Madison, WI 53708-8961
5204123	Email/Text: nys.dtf.bncnotice@tax.ny.gov	May 29 2024 18:38:00	New York State Dept. of Taxation & Finance, Bankruptcy Section, P O Box 5300, Albany, NY 12205-0300
5202305	^ MEBN	May 29 2024 18:34:41	ROUNDPOINT MORTGAGE, ATTENTION CORRESPONDENCE, PO BOX 19409, CHARLOTTE, NC 28219-9409
5229398	^ MEBN	May 29 2024 18:34:46	ROUNDPOINT MORTGAGE SERVICING CORPORATION, 5016 PARKWAY PLAZA BLVD., BUILDINGS 6 & 8, CHARLOTTE NC 28217-1932
5202306	+ Email/PDF: SoFiBKNotifications@resurgent.com	May 29 2024 18:43:59	SOFI LENDING CORP, ONE LETTERMAN DRIVE, BUILDING A SUITE 4700, SAN FRANCISCO, CA 94129-1518
5228679	+ Email/PDF: SoFiBKNotifications@resurgent.com	May 29 2024 18:43:59	SoFi Lending Corp, One Letterman Dr Bldg A Ste 4700, San Francisco, CA 94129-1518
5202307	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 29 2024 18:38:00	TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52408-8026
5224527	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 29 2024 18:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*	LVNV Funding LLC, Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5245108	*+	ROUNDPOINT MORTGAGE SERVICING CORPORATION, 5016 PARKWAY PLAZA BLVD., BUILDINGS 6 & 8, CHARLOTTE NC 28217-1932

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 29, 2024 at the address(es) listed below:

Name	Email Address
Andrew L Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION pamb@fedphe.com mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor Freedom Mortgage Corporation mfarrington@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Eugene M. Winus rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Robert Joseph Davidow	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION r.davidow@mgplaw.com
Thomas Song	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Eugene M. Winus lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams. com;swiggins@newmanwilliams.com

TOTAL: 11

Information to identify the case:

Debtor 1

Eugene M. Winus

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7675

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-02229-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eugene M. Winus
aka Eugene Mark Winus, aka Eugene Winus

5/29/24**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.